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Application Serial No. 10/748,968

Attorney Docket No. PAYS0001

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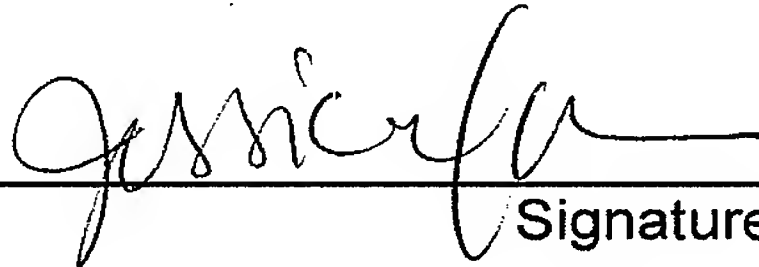
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The following documents are enclosed:

- Certificate of Electronic Filing (1 page);
- Request for Continued Examination (1 page); and
- Response to Office Action (18 pages).

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